

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF MICHIGAN – SOUTHERN DIVISION

KEVIN KRAUSE,  
and PATRICIA KRAUSE,

Plaintiffs,

-vs-

Case No. 05-60224  
Hon. John Corbett O'Meara

MICHIGAN MORTGAGE CENTER, INC.  
and CHRISTOPHER AHERN,

Defendants

**ORDER GRANTING**  
**MOTION FOR PARTIAL SUMMARY JUDGMENT AS TO CLAIMS UNDER THE**  
**ECOA**

Having been advised of the pending motion for partial summary judgment and the evidence offered to the Court in support of that motion, and the stipulation to the entry of an order granting that motion in favor of the Plaintiffs and against Defendant Michigan Mortgage Center, Inc. only, the Court enters this Order Granting Plaintiffs' Motion for Partial summary Judgment as to Claims Under the ECOA.

The Court finds that that Defendant Michigan Mortgage Center, Inc. sent an adverse action notice to the Plaintiffs Patricia and Kevin Krause. The Court declare that the notice provided failed to comply with the Equal Credit Opportunity Act, 15 U.S.C. § 1691 in that the notice failed to advise the Plaintiffs of the actual reason for the adverse action taken by Michigan Mortgage Center, Inc.

**So Stipulated**

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Dated: March 21, 2006

s/ by consent Robert Sharbaugh, Esq.  
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**ECOA**

Having been advised of the pending motion for partial summary judgment and the stipulation of the parties, the Court grants Plaintiff's motion in favor of the Plaintiffs and against Defendant Michigan Mortgage Center, Inc. only.

The Court declares that Michigan Mortgage Center, Inc. violated the Equal Credit Opportunity Act, 15 U.S.C. § 1691 by sending an adverse action notice which misstated the true reasons for the adverse action taken by Michigan Mortgage Center, Inc.

So Ordered

The hearing, scheduled for July 13, 2006 is hereby cancelled.

s/John Corbett O'Meara  
John Corbett O'Meara  
United States District Judge

Dated: May 19, 2006